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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Appln. of: Gail E. McGiffin et al.

Appln. No.: 10/783,478

Filed: February 20, 2004

For: SYSTEM AND DATA
STRUCTURE FOR
ACCOUNT MANAGEMENT

Examiner: Agwumezie, Charles C.

Art Unit: 3685

Confirmation No. 2126

Attorney Docket No: 10022/349

AMENDMENT AND RESPONSE

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed November 21, 2008, Applicants have filed this amendment and response.

Amendments to the Claims begin on page 2 of this response.

Remarks and Arguments begin on page 13 of this response.